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ABSTRACT

This booklet was written to help persons who believe that their civil rights have been denied and who wish to file a complaint with the Federal government. In regard to discrimination because of race, color, sex, religion, or national origin, guidelines are presented for filing complaints about denial of opportunities in the areas of credit, education, employment and training, voting and housing, for denial of benefits for Federally funded programs, for subjection to police brutality, and for discrimination experienced while trying to use a public facility. Procedures for filing a complaint about discrimination because of age, mental, emotional or physical handicap, or lack of citizenship are also outlined. In addition, special circumstances pertaining to American Indians, institutionalized persons, and military personnel are briefly considered. Finally, the addresses of regional and local offices of major Federal agencies are listed. (GC)

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Getting Uncle Sam To Enforce Your Civil Rights

United States Commission on Civil Rights

U.S. DEPARTMENT OF HEALTH,
EDUCATION & WELFARE
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Acknowledgment

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1. Introduction

There are many Federal laws against discrimination. They were passed to protect people who, because of their race, color, religion, sex, national origin, age, handicap, or other characteristics, are denied their rights.

This might occur when they try to vote, rent or buy a home, use a public place, get a job, an education, or a bank loan, or do many other things.

Discrimination is treating someone differently from another person because of a particular characteristic. Not all kinds of discrimination are illegal or even unfair; for example, States allow only their own residents to vote in State elections. There are also many kinds of unfair treatment which are not discrimination.

If you believe you have been discriminated against for the reasons listed in the first paragraph and want to file a complaint with the Federal Government, this booklet is intended to help you. It is not intended to tell you how to get assistance from numerous special programs the Government has set up to help Indians, minority businesses, veterans, handicapped children, and others.

How do you make out a complaint? Where do you send it?

It's not hard. It's your right, and your duty, too, for by acting on your own behalf, you are helping others who may suffer the same kind of discrimination.

If you have a complaint, you should first decide if you want to take it up with the Federal Government. States, counties, and municipalities also have laws against discrimination, and these are sometimes stronger than Federal ones. Frequently, these governments act on complaints more quickly. If they have applicable laws, you can file a complaint with them instead of, or in addition to, filing one with the Federal Government. The Federal Government has arrangements with some State governments to refer certain kinds of complaints to them.

The Civil Rights Act of 1964, the Voting Rights Act of 1965, the Age Discrimination in Employment Act of 1967, the Civil Rights Act of 1968, and the Rehabilitation Act of 1973 are among the Federal laws which require that people be treated equally.

Many Federal agencies are responsible for enforcing these laws and regulations to implement them. Sometimes the Government must get a complaint from someone who has been discriminated against before it can act against an individual or organization which violates people's

rights. Because laws and regulations frequently require that complaints be filed within certain time limits, it is important to file as soon as possible after the discriminatory act occurs.

The U.S. Commission on Civil Rights has no power to enforce the law and hence cannot resolve individual complaints of discrimination. If, after reading this booklet, you are still not sure which agency you should contact, send your complaint to

Complaint Referral
U.S. Commission on Civil Rights
Washington, D.C. 20425

2. How to File a Complaint

Your complaint should be in writing (typed or printed neatly), dated, signed, and should include the following information:

- your name
- your address and telephone numbers at home and at work
- the name and address of the person(s) and/or establishment you believe to have discriminated against you
- a description of the action or actions of discrimination. This should include the date and place of the action, what you believe to be the basis for discrimination (race, sex, etc.), and the names of persons who have information concerning your complaint.

When your complaint is investigated, you may also be asked for copies of receipts, contracts, or other records supporting your claim of discrimination. Do not send materials which you want returned with your initial complaint.

3. Where to File Complaints About Discrimination Because of Race, Color, Sex, Religion,

or National Origin

Some agencies handle complaints only at their Washington headquarters; others want to get them at regional or local offices.

Some handle them both places. If complaints are to go to regional or local offices, you are referred to the list in chapter 7, where the headquarters address is also listed, in case you want it. If complaints can go either to headquarters or to regional or local offices, the headquarters address is listed in the main text and you are also referred to the list in chapter 7.

Credit

If you think you have been discriminated against by a **bank, savings and loan association, credit union, store, or other creditor**

- in being discouraged from applying for credit or a loan,
- in being given unfair terms for credit or a loan,
- in being denied credit or a loan,

write to the agency in charge of enforcing equal credit practices of that lender. You should also complain if you think a lender is "redlining"—refusing to make loans or setting different conditions for loans on property in a certain place because of the area's racial, religious, or ethnic makeup. You should complain, too, if you think someone has denied you credit because of characteristics, like race or religion, of persons with whom you deal.

A creditor must give you the name and address of the appropriate enforcement agency when he or she turns down the terms you request or denies you credit. If a lender does not offer you this information or refuses to give it to you, write to the appropriate agency in the list which follows. Some of these agencies may not investigate individual complaints, although they may take action against a lender because of a number of complaints against it.

If the creditor is

- a **nationally-chartered bank** ("national" or "N.A." will be in its name), write to the appropriate national bank region branch of the Office of the Comptroller of the Currency (see page 36).
- a **State-chartered bank and a member of the Federal Reserve System**, write to

**Division of Consumer Affairs
Federal Reserve Board
Washington, D.C. 20551**

- a **State-chartered bank** insured by the **Federal Deposit Insurance Corporation** (it will display the FDIC symbol) and not a member of the Federal Reserve System, write to the appropriate FDIC regional office (see page 32).
- a **savings and loan institution** insured by the Federal Savings and Loan Insurance Corporation (it will display the FSLIC symbol), write to the appropriate Federal Home Loan Bank (see page 33).
- a **federally-chartered credit union** ("Federal" will be in its name) write to the appropriate regional office of the National Credit Union Administration (see page 35).
- a **stock and bond broker or dealer**, write to

**Office of Consumer Affairs
Securities and Exchange Commission
Washington, D.C. 20549**

- a **Federal land bank, Federal land bank association, Federal intermediate credit bank, or production credit association**, write to

**Office of Supervision
Farm Credit Administration
Washington, D.C. 20578**

- a **retail store, department store, small loan and finance company, gasoline or other non-bank credit card issuer, State-chartered credit union, or other creditor**, write to

**Equal Credit Opportunity
Federal Trade Commission
Washington, D.C. 20580**

or to the appropriate FTC regional office (see page 34).

The Justice Department may sue lenders who show a pattern or practice of equal credit violations. It may also file suit in cases referred by the agencies which initially investigate complaints. You may write to

**Chief, Housing and Credit Section
Civil Rights Division
U.S. Department of Justice
Washington, D.C. 20530**

In addition to the reasons for discrimination mentioned in the introduction to this booklet, the Equal Credit Opportunity Act forbids discrimination because of marital status, because applicants receive public assistance, or because they have acted to protect their rights

under equal credit laws. The ECOA does not cover discrimination because of handicap.

Write to the Federal Trade Commission at the address listed above for more information about the ECOA, including your right to bring suit under this law (see also "Legal Action," page 21).

Education

If you think you or your child has been discriminated against by a **public school, school system, college, or university, or a private school, college, or university** which gets Federal benefits, write to the appropriate regional office of the Department of Health, Education, and Welfare (see page 23).

Complaints to HEW should be in writing, signed, and filed within **180 days** after the discriminatory act takes place. You should include the information outlined on page 2 and also say if you think a whole group of students or teachers are being discriminated against. If the victim is an elementary or secondary student, list her or his name, grade, school, and school district.

According to a 1974 Supreme Court decision, discrimination may also include failure to provide instruction to non-English-speaking students.

Certain kinds of complaints should also be sent to the U.S. Attorney General, who may bring suit after receiving a written and signed complaint from:

- a parent (or group of parents), stating that his or her child is one of a group being discriminated against by a school board;
- an individual, or his or her parent, stating that he or she has been denied admission to or dismissed from a public college, university, or postsecondary vocational or technical school because of race, color, religion, sex, or national origin.

These should be sent to

**Assistant Attorney General
Civil Rights Division
U.S. Department of Justice
Washington, D.C. 20530**

If you think you or your child has been discriminated against because of race, color, or national origin by a **vocational, technical, elementary, or secondary school** which is **privately-owned**, operated

for profit, and not run by a hospital, you should also write to

**Office of Human Goals
Veterans Administration
Washington, D.C. 20420**

VA can act if it pays benefits for any veteran enrolled at the school, or otherwise assists the school, even if the person discriminated against is not a veteran.

If you think you or your child has been discriminated against by a **private, nonprofit school**, you may also write to the nearest district office of the Internal Revenue Service (see page 35). IRS can revoke a school's tax exemption for discriminatory policies.

Federal law prohibits all institutions of vocational and professional education and graduate higher education which get Federal funds from admitting students of only one sex. It forbids public institutions of undergraduate higher education to admit students of only one sex unless they have always had this policy.

Federal law does not prohibit unequal treatment of the sexes in schools whose main purpose is training for U.S. military or merchant marine service and in religious schools when anti-sex discrimination law conflicts with religious doctrines.

Employment and training

If you think you have been discriminated against

- by an **employer** in being hired or tested for a job, in being promoted or fired, in work opportunities or conditions, in pay or benefits, or in apprenticeship or training programs;
- by a **labor union** in its apprenticeship or training programs, hiring hall procedures, or membership requirements;
- by an **employment agency**, including a State employment service, in its job testing, referrals, or fees;

write or call the nearest office of the Equal Employment Opportunity Commission (see page 30). They will give you instructions and forms for filing a charge. Complaints must usually be filed within **180 days** after the discriminatory act takes place.

Although EEOC prefers that its forms be used, you can also file a charge by writing a letter containing your name and address and that of the employer, union, or employment office you think has discriminated. You must date the letter and briefly explain what the discriminatory act was and when it occurred.

A Presidential order also forbids discrimination by **companies which**

hold contracts with the Federal Government and by firms working on construction projects which get Federal funds. If you think the employer who has discriminated against you holds a contract with a Federal agency, write to the appropriate regional office of the Department of Labor (see page 25). Complaints must usually be filed within 180 days.

If your complaint is the only one against that employer, it will probably be referred to EEOC. If it is one of several, or if many other persons are also affected, the Labor Department may step in.

The Equal Pay Act requires that **men and women** who work in the same establishment (which could be a company or a branch of one) must be given equal pay if they are performing jobs under similar conditions that require equal skill, effort, and responsibility, unless the difference is for non-sex-related reasons.

If you think you have been given lower pay because of your sex, write to the appropriate area office of the Wage and Hour Division of the Department of Labor (see page 26). Equal Pay Act enforcement will be transferred to EEOC in July 1979. After that time, see page 6.

If you're a **Federal employee** or an **applicant for Federal employment** and think you have been discriminated against, within **30 days**, contact the equal employment opportunity director of the agency involved for information on filing a complaint. If the agency rules against you, you should ask the equal employment opportunity director what appeal rights you have and what the time limits are for filing an appeal.

If your complaint concerns an action that may not be appealed to the Merit Systems Protection Board (such as most instances of refusing hire or promote you), you may appeal directly to EEOC. Obtain a complaint form from the agency and file it with

**Office of Appeals and Review
Equal Employment Opportunity Commission
Washington, D.C. 20506**

If your complaint concerns an action that may be appealed to the MSPB (such as being fired), you may take your appeal there, or you may instead take the matter to court (see "Legal Action," page 21). MSPB complaint forms should be obtained from the agency and filed with

**Merit Systems Protection Board
Washington, D.C. 20419**

if the MSPB rules against you on the discrimination aspect of your case, you may then ask EEOC to review the MSPB decision, or you may go to court.

If you think you have been discriminated against by a **State employment service** (also covered by EEOC) or **unemployment benefits office**, or by Comprehensive Employment and Training Act (CETA) job training or public service employment programs, write to the appropriate regional office of the Department of Labor (see page 25).

If you think you have been discriminated against by an **apprenticeship program** registered with the Department of Labor or a State apprenticeship agency, write to

**Bureau of Apprenticeship and Training
Employment and Training Administration
U.S. Department of Labor
Washington, D.C. 20213**

If you think you have been discriminated against by a **job training center** which receives Federal assistance, write to the appropriate Federal agency. For example, the Veterans Administration (address on page 6) can act if it pays benefits for any veteran enrolled at the school, or otherwise assists the school, even if the person discriminated against is not a veteran.

If you think you have been discriminated against in employment by a court, jail, prison, police department, or other **law enforcement agency**, write to

**Office of Civil Rights Compliance
Law Enforcement Assistance Administration
U.S. Department of Justice
Washington, D.C. 20531**

LEAA can act if it provides funds or assistance to the program or activity.

Numerous other Federal agencies, such as the Department of Agriculture, the Federal Communications Commission, the Department of the Treasury, and the Environmental Protection Agency, enforce statutes which contain prohibitions against discrimination by particular groups of employers. In almost all cases, EEOC also has jurisdiction. It may be to your advantage to file complaints with all agencies you think may enforce laws covering your situation.

EEOC is responsible for coordinating Federal enforcement of laws against employment discrimination. If you believe a complaint filed with another agency has not been properly handled, you should write to

**Office of Interagency Coordination
Equal Employment Opportunity Commission
Washington, D.C. 20506**

If you have questions concerning employment discrimination laws, you should write to EEOC's Office of Public Affairs at the city and ZIP code above.

Housing

If you think you have been discriminated against

- in trying to **buy or rent a house or apartment**,
- in getting a **housing loan** (see also the section on credit),
- in real estate **broker services**,

or if you wish to complain about

- **advertisements** that housing is available only to persons of a certain race, color, sex, religion, or national origin,
 - **"blockbusting"**—persuading owners to sell or rent housing by telling them that minorities are moving into a neighborhood, in order to make a profit,
- call 755-5490, if you live in the Washington, D.C., area, or 800-424-8590 (toll-free), if you live elsewhere. You may instead write to the appropriate area office of the Department of Housing and Urban Development (see page 23).

Complaints must be written, signed, and filed with HUD within **180 days** after the discriminatory act.

You may also complain to the Justice Department, which may step in if a pattern or practice of discrimination appears to exist, or if the denial of rights to a group of persons raises an important public issue. Write to

**Chief, Housing and Credit Section
Civil Rights Division
U.S. Department of Justice
Washington, D.C. 20530**

Neither HUD nor the Justice Department has authority to act in some instances of discrimination, such as those which occur in the sale

or rental of a single-family home by a private individual who owns three or fewer such units and does not advertise or use a broker, or in the rental of a room or apartment in a dwelling containing four or fewer units, if the owner lives in one of them. However, the Civil Rights Act of 1866 forbids racial discrimination in the actual sale or rental of property; you may protect your rights by taking legal action (see page 21).

Law enforcement

If you have a complaint about **police brutality** or **abuse of your rights** by the police or other public officials, contact the nearest office of the Federal Bureau of Investigation (FBI), listed in the front of your phone book under "police," or write to the Justice Department at the address on page 5.

Because the Law Enforcement Assistance Administration gives funds to State and local governments to improve law enforcement and criminal justice, it can also act. If you think you have been discriminated against by a court, jail, prison, or other law enforcement agency in employment or failure to provide police protection, you may also write to LEAA at the address on page 8.

Because law enforcement programs may receive revenue sharing funds, in cases of discrimination, you may also write to the Office of Revenue Sharing at the address on page 13.

Other federally-funded programs

A number of Federal laws prohibit discrimination in programs that get federal money or other assistance. The 1964 Civil Rights Act forbids discrimination because of race, color, or national origin, the 1973 Rehabilitation Act bars discrimination because of handicap, and the 1975 Age Discrimination Act prohibits age discrimination.

The 1972 Education Amendments forbid sex discrimination in federally-funded education programs, and other laws bar sex and religious discrimination in various other activities that Government funds.

The law barring discrimination in a program is normally enforced by the agency that runs it. Although you may not be compensated for being discriminated against, the agency should cut off funds to the program if it continues to discriminate.

Information on where to file complaints about education, job training, housing, and law enforcement programs is contained in other

sections of chapter 3. Programs in agriculture, health and welfare, recreation, transportation, environmental control, and other fields are covered in this section.

If you think you have been discriminated against because of sex or religion, but are not sure if a law covers your situation, go ahead and file a complaint on the chance that it does.

Many agencies have time limits (usually **180 days** after the discriminatory act) on when complaints can be filed.

The law barring discrimination because of race, color, or national origin in federally-funded programs covers benefits and services, but not employment by the program, unless a main purpose of the operation is to provide employment, or unless discrimination in employment could cause discrimination in benefits and services.

In the event that employment is covered, you should file such a complaint with the agency funding the program. However, job discrimination is covered by other laws, and complaints should also be filed as described in the employment section.

If you think you have been discriminated against by an **agricultural** or **rural** program, such as the Cooperative Extension Service or the Farmers Home Administration, or by a local welfare office in applying for **food stamps**, write to

**Secretary of Agriculture
Washington, D.C. 20250**

If you think you have been discriminated against by an **antipoverty project** such as the Community Action Program, write to:

**Office of Legal Affairs and General Counsel
Human Rights Division
Community Services Administration
Washington, D.C. 20506**

or to the appropriate CSA regional office (see page 22).

If you think you have been discriminated against by a program operated under a **community development grant**, write to the appropriate area office of the Department of Housing and Urban Development (see page 23). You may instead call one of the phone numbers listed on page 9.

If you think you have been discriminated against by the National Guard, the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS), or by other **defense** programs, such as those of

the U.S. Army Corps of Engineers or the Defense Civil Preparedness Agency, write to

**Deputy Assistant Secretary of Defense
for Equal Opportunity
Room 3E318, The Pentagon
Washington, D.C. 20301**

If you think you have been discriminated against by any program funded or assisted by the **Economic Development Administration**, write to

**Office of Civil Rights
U.S. Department of Commerce
Washington, D.C. 20301**

If you think you or your community have been discriminated against in trying to get benefits under programs for sewage treatment plants and other measures to improve the **environment**, write to

**Director, Office of Civil Rights
Environmental Protection Agency
Washington, D.C. 20460**

or to the appropriate EPA regional office (see page 30).

If you think you have been discriminated against by an institution that gets Federal funds under a **health or welfare** program, such as Medicare, Medicaid, Aid to Families with Dependent Children, Family Planning, or Maternal and Child Health Services, write to the appropriate regional office of the Department of Health, Education, and Welfare (see page 23).

If you think you have been discriminated against by **natural resource, recreation, or wildlife** programs, such as those of the Heritage, Conservation and Recreation Service, the Bureau of Land Management, the U.S. Fish and Wildlife Service, and the National Park Service, write to

**Office for Equal Opportunity
Office of the Secretary
U.S. Department of the Interior
Washington, D.C. 20240**

If you think you have been discriminated against by a company

which has received or dispenses Small Business Administration funds,
write to

**Chief, Compliance Division
Office of Equal Employment Opportunity
and Compliance
Small Business Administration
Washington, D.C. 20416**

If you think you have been discriminated against by any program or
activity of a State or local government such as city services,
write to

**Civil Rights Division
Office of Revenue Sharing
U.S. Department of the Treasury
Washington, D.C. 20226**

if you think you have been discriminated against by a road building,
mass transit, or other transportation program, write to

**Departmental Office of Civil Rights
U.S. Department of Transportation
Washington, D.C. 20590**

Such discrimination could include the provision of better
transportation services to one part of a city, where mostly whites live,
than to another part of a city, where mostly minorities live.

The Justice Department is responsible for coordinating enforcement
of the law barring discrimination because of race, color, or national
origin. If you think you have been discriminated against for one of
these reasons by a program that gets some kind of Federal assistance,
but you don't know which agency to contact, write to

**Chief, Federal Programs Section
Civil Rights Division
U.S. Department of Justice
Washington, D.C. 20530**

You should also contact the Justice Department if you believe such a
complaint has not been properly handled by another agency.

Although direct discrimination by a Federal agency in awarding
grants to community organizations, governments, or others is not
necessarily barred by Federal statutes, it is prohibited by the U.S.
Constitution. Complaints should be filed with the responsible agency,
but if it does not act, you may have to bring suit to protect your
rights (see "Legal Action," page 21).

Public places and facilities

If you think you have been discriminated against while using or trying to use

- a hotel, restaurant, theater, sports arena, or other place for use of the general public;

- a courthouse, jail, hospital, park, swimming pool, transportation system, or other facility owned or operated by, or on behalf of, a State or local government (except for educational institutions, see instead page 5),

contact the local office of the Federal Bureau of Investigation (FBI), listed in the front of your phone book under "police," or the nearest office of a United States Attorney (see page 37). If you are not able to locate an FBI agent or U.S. Attorney, write to

**Assistant Attorney General
Special Litigation Section
Civil Rights Division
U.S. Department of Justice
Washington, D.C. 20530**

If you think you have been discriminated against while using or trying to use a **Federal facility**, write to the agency in charge of operating that facility. You can find out the name of the agency by calling one of the Federal Information Centers, located in major cities throughout the Nation.

If the agency does not act, the Justice Department has no power to step in, but you may sue privately. (See "Legal Action," page 21.)

Complaints about State and local government facilities may also be made to the Office of Revenue Sharing at the address on page 13.

Voting

If you think you were discriminated against when you tried to vote, immediately complain to local voting officials and contact the nearest office of a United States Attorney (see page 37) or write to the Justice Department at the address on page 5. You should also complain if you experienced discrimination when you tried to **register**, or when you **campaigned for office**, took part in a political meeting, signed up other voters, or served as an election official or poll watcher.

You might have been stopped from doing these things, or you might have been beaten, lost your job or your home, or been threatened or

hurt in some way. You should also complain

- if you are discriminated against in trying to register or vote because you don't know how to read or write or can't speak or read English;

- if you don't know how to read or write and are not assisted in voting;

- if you are an American Indian, Asian American, Alaskan native, or Hispanic, and are not given help you request in voting (although this right depends on how many members of your community need such assistance);

- if you think a change in local voting laws has a discriminatory purpose or effect.

4. Other Kinds of Discrimination

The major civil rights laws do not forbid discrimination on account of age, handicap, or lack of citizenship, but a number of other statutes cover some of the same kinds of discriminatory situations. Age discrimination can affect both young and old people. Handicaps can be mental and emotional, as well as physical.

Age

Federal law forbids age discrimination in **credit**, although a creditor may consider age to the extent that it bears on other things used to determine creditworthiness. For example, an elderly applicant might not qualify for loan terms in which the downpayment is small and the length of time for repayment exceeds the borrower's life expectancy. If you think you have been discriminated against in obtaining credit see page 3.

Federal law forbids age discrimination in **employment** against most persons age 40 and over by most Federal agencies and against nearly all individuals from ages 40 to 70 by employment agencies and most employers and labor unions. Complaints should be filed within **180 days** after the discriminatory act takes place. Ways in which discrimination can occur are explained on page 6. Most apprenticeship programs are not covered by laws forbidding age discrimination.

If you are 40 or over and think you have been discriminated against by a Federal agency, follow the Federal employee complaint procedure described on page 7. If you are between the ages of 40 and 70, and think you have been discriminated against by an employer, employment agency, or labor union, until July 1979, write to the appropriate area office of the Wage and Hour Division of the Department of Labor (see page 26). After that time, write to the nearest EEOC local office (see page 30).

With certain exceptions, age discrimination in **programs which receive Federal money** is forbidden. See sections of chapter 3 on education (pages 5 - 6), housing (page 9), law enforcement (page 10), and other federally-funded programs (pages 10-13) for addresses where complaints should be filed. Please note that other material in these sections may not be relevant; for example, Federal law does not bar age discrimination in housing unless Federal assistance is involved.

The chief law barring discrimination in federally-funded programs, the Age Discrimination Act of 1975, covers services and benefits, but not employment, unless the activity is a CETA public service employment program. See page 8 for where to file complaints concerning CETA programs.

HEW coordinates enforcement of the Age Discrimination Act. If you think you have been discriminated against by a program that gets some kind of Federal assistance, but don't know which agency to contact, write to the HEW headquarters address on page 23. You should also write to this address if you believe your complaint has not been properly handled by another agency.

Mass transit facilities which get Federal funds may be required to make provisions for the elderly and allow them cut-rate fares during nonpeak hours. If you think a mass transit project has failed to meet these requirements, write to

**Office of Civil Rights
Urban Mass Transportation Administration
U.S. Department of Transportation
Washington, D.C. 20590**

If you are elderly and are denied services on an Amtrak train which runs between cities, write to

**Consumer Affairs Officer
Federal Railroad Administration
U.S. Department of Transportation
Washington, D.C. 20590**

If you are 18 years old or over and think you have been discriminated against in voting, see page 14.

Handicap

If architectural barriers limit your use of a building constructed, financed, modified, or leased with Federal funds (except for most private residences and military facilities), write to

Access America
Washington, D.C. 20201

Some buildings are exempt from providing for the handicapped.

States must provide adequate and reasonable access for handicapped persons, including those in wheelchairs, across curbs built or replaced after June 30, 1976. If a lack of curb-cuts limits your ability to cross at a crosswalk, write to

Office of Highway Safety
Federal Highway Administration
U.S. Department of Transportation
Washington, D.C. 20590

Federal law forbids discrimination against the handicapped by any program receiving Federal money. The agencies which enforce this law may have time limits (usually 180 days after the discriminatory act) on when complaints can be filed.

Public school systems must provide education to the handicapped comparable to that given to other students, and no educational institutions receiving Federal funds may discriminate against the handicapped in employment or services.

These institutions must put handicapped students in classes with other students unless a handicap is so severe that the person cannot be educated adequately in such a setting. Tests and other methods used to evaluate and place handicapped students may not be racially or culturally discriminatory. If you think you or your handicapped child has been discriminated against by an educational institution, write to the appropriate HEW regional office (see page 23).

If you think you have been discriminated against in employment or services by federally-funded programs in housing, law enforcement, or

any other field, see pages 9-13 for addresses for filing complaints. Please note that other material in these sections may not be relevant; for example, Federal law does not bar discrimination against the handicapped in housing unless Federal assistance is involved.

HEW is responsible for coordinating enforcement of the chief law barring discrimination against the handicapped in federally-funded programs. If you think you have been discriminated against by a program that gets some kind of Federal assistance, but don't know which agency to contact, write to the HEW **headquarters** address on page 23. You should also write to this address if you believe your complaint has not been properly handled by another agency.

If you think you have been discriminated against by a **Federal agency** in trying to get a **job** you can perform satisfactorily in spite of a handicap, follow the Federal employee complaint procedure explained on page 7. If you think you have been discriminated against by an **employer holding a Federal contract** in trying to get such a job, write to the appropriate regional office of the Department of Labor (see page 25). Complaints should be filed within **180 days** after the discriminatory act takes place.

If you think you have been discriminated against by a **State employment or unemployment benefits office**, or by a **CETA program**, an **apprenticeship program** recognized by the Department of Labor, or a federally-funded **job training center**, write to the appropriate addresses listed on page 8.

Mass transit facilities which get Federal funds may be required to make provisions for the handicapped and allow them cut-rate fares during nonpeak hours. If you think a mass transit project has failed to meet these requirements, write to the first Department of Transportation address on page 16.

If you are denied service on an **Amtrak train** which runs between cities, write to the second Department of Transportation address on page 16.

You may obtain a free pamphlet titled, "Your Rights as a Disabled Person," by writing to

**Handicapped
U.S. Department of Health, Education, and Welfare
Washington, D.C. 20201**

For more information on Federal laws and programs affecting handicapped persons, write to obtain "A Handbook on the Legal

Rights of Handicapped Persons." It also covers laws of the District of Columbia, Maryland, and Virginia, and is available from

**Superintendent of Documents
U.S. Government Printing Office
Washington, D.C. 20402**

This publication costs \$1.80. Your request should include a money order or check made out to the Superintendent of Documents and the stock number, 040-000-00355-0.

Lack of citizenship

The Supreme Court has ruled that the Constitution protects, to some extent, persons in this country who are not U.S. citizens from arbitrary denials of their rights. It has also ruled that, without a compelling reason, States may not deny public benefits, such as education or welfare assistance, to permanent resident aliens, nor restrict benefits only to those aliens who have lived in the U.S. for a certain number of years.

However, the laws which prohibit discrimination because of race, national origin, or other characteristics do not cover lack of citizenship. In some cases, what is claimed to be discrimination against noncitizens is merely a disguise for discrimination because of national origin, and is therefore covered under these laws. Because lack of citizenship is not a prohibited basis for discrimination in the civil rights laws enforced by Federal agencies, it has frequently been necessary for noncitizens to bring legal action to get their rights (see "Legal Action," page 21).

Some federally-funded programs are available to noncitizens, and some are not, depending on the statute governing their operations. Some programs make distinctions between permanent resident aliens and others.

If you are informed that you cannot participate in or receive benefits of a program which receives Federal funds because you are not a citizen, write to the appropriate agency listed in chapter 3 to determine whether the denial is legal. See sections on education (page 5), State employment services and unemployment benefits offices, CETA programs, apprenticeship programs recognized by the Department of Labor, and federally-funded job training centers (page 8), housing (page 9), law enforcement (page 10), and other federally-funded programs (pages 10-13) for agency addresses. Please note that other material in these sections may not be relevant.

5. Special Circumstances

American Indians

If you are discriminated against because you are an American Indian or an Alaskan native, you should file a complaint with the appropriate agency listed in chapter 3 of this booklet. In addition, you should write to

**Office of Indian Rights
Civil Rights Division
U.S. Department of Justice
Washington, D.C. 20530**

For a more detailed explanation of your rights as a native American, write to obtain a free copy of "American Indian Civil Rights Handbook." It is available from

**Publications Management Division
U.S. Commission on Civil Rights
Washington, D.C. 20425**

Institutionalized persons

If you do not receive treatment or are otherwise deprived of your rights while involuntarily confined to a nonpenal institution, write to the Justice Department address on page 5.

Military personnel

If you are in the U.S. Navy, and have a discrimination complaint about some aspect of **military life**, it should be handled through the chain of command.

If you are in the U.S. Army or Marine Corps, discrimination complaints are handled through the chain of command and inspector general channels.

If you are in the U.S. Air Force, a discrimination complaint should first be taken up with your supervisor or commander. If it is not resolved to your satisfaction, you should contact the equal opportunity and treatment officer or the noncommissioned officer at your wing or base social actions office.

If you are in any branch of the service and are discriminated against in **off-base housing**, contact your post or base housing referral office.

If the discriminatory act took place in the United States, you should also file a complaint with HUD (see page 9).

6. More Help

Discrimination law guides

Single copies of "A Compilation of Federal Laws and Executive Orders for Nondiscrimination and Equal Opportunity Programs" may be obtained free from

**U.S. General Accounting Office
Distribution Section, Room 1518
441 G St., N.W.
Washington, D.C. 20548**

Include the order number (HRD-78-138) and date of publication (August 2, 1978).

Single copies of "A Guide to Federal Laws and Regulations Prohibiting Sex Discrimination" are available free from

**Publications Management Division
U.S. Commission on Civil Rights
Washington, D.C. 20425**

Legal Action

It may be necessary to bring a legal suit to enforce your rights. *Brown v. Board of Education*, which resulted in the Supreme Court's 1954 landmark school desegregation decision, was based on a charge that segregated schools violated the 14th amendment of the Constitution. Cases have also been brought against Federal agencies for failing to enforce civil rights laws adequately.

However, if an administrative procedure has been set up to deal with a particular problem, such as employment discrimination, courts may require that process to be exhausted before a case can be filed. In some civil rights cases, attorneys' fees are awarded to the side that wins.

For legal assistance, you may contact your local legal aid society or bar association, or private groups, such as the American Civil Liberties Union, the National Association for the Advancement of Colored People, the Mexican American Legal Defense and Education Fund, and the National Organization for Women.

7. Agency Regional and Local Offices

Many Federal agencies divide the States into the following areas to be served by regional offices:

- Region I** Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont
- Region II** New Jersey, New York, Puerto Rico, Virgin Islands
- Region III** Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia
- Region IV** Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee
- Region V** Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin
- Region VI** Arkansas, Louisiana, New Mexico, Oklahoma, Texas
- Region VII** Iowa, Kansas, Missouri, Nebraska
- Region VIII** Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming
- Region IX** Arizona, California, Hawaii, Nevada, American Samoa, Guam, Trust Territory of the Pacific Islands, Wake Island
- Region X** Alaska, Idaho, Oregon, Washington

Community Services Administration

See above for which region your State is in. Address complaints to: Human Rights Chief, Community Services Administration.

- Region I** John F. Kennedy Federal Bldg., Room E-432, Boston, MA 02203
- Region II** 26 Federal Plaza, New York, NY 10007

Region III	3535 Market St., Philadelphia, PA 19104
Region IV	101 North Marietta St. NW, Atlanta, GA 30303
Region V	300 South Wacker Drive, Chicago, IL 60606
Region VI	1200 Main St., Dallas, TX 75202
Region VII	911 Walnut St., 16th Floor, Kansas City, MO 64106
Region VIII	1961 Stout St., 12th Floor, Denver, CO 80202
Region IX	450 Golden Gate Ave., Box 36008, San Francisco, CA 94102
Region X	1321 Second Ave., Seattle, WA 98101

Department of Health, Education, and Welfare

See page 22 for which region your State is in. Address complaints to: Office for Civil Rights, U.S. Department of Health, Education, and Welfare.

Region I	RKO General Bldg., Bulfinch Place, Boston, MA 02114
Region II	26 Federal Plaza, New York, NY 10007
Region III	3535 Market St., Philadelphia, PA 19104
Region IV	50 Seventh St. NE, Atlanta, GA 30323
Region V	309 West Jackson Blvd., Chicago, IL 60606
Region VI	1114 Commerce St., Dallas, TX 75202
Region VII	601 East 12th St., Kansas City, MO 64106
Region VIII	1961 Stout St., Denver, CO 80202
Region IX	1275 Market St., 14th Floor, San Francisco, CA 94103
Region X	6101 Arcade Plaza, 1321 Second Ave., Seattle, WA 98101
HEADQUARTERS	Office for Civil Rights, U.S. Department of Health, Education, and Welfare, Washington, D.C. 20201

Department of Housing and Urban Development

See page 22 for which region your State is in. Write to the office in your State, or to the nearest one, if there are more than one. If there is no office in your State, write to the nearest one in your region. Address complaints to: Fair Housing and Equal Opportunity, U.S. Department of Housing and Urban Development.

Region I	One Financial Plaza, Hartford, CT 06103 15 New Chardon St., Boston, MA 02114 275 Chestnut St., Manchester, NH 03103
Region II	Gateway Bldg. No. 1, Raymond Plaza, Newark, NJ 07102 107 Delaware Ave., Suite 800, Buffalo, NY 14202 666 Fifth Ave., New York, NY 10019 U.S. Courthouse and Federal Bldg., Room 428, Carlos Chardon Ave., Hato Rey, PR 0918
Region III	1875 Connecticut Ave. NW, Washington, DC 20009 Two Hopkins Plaza, Baltimore, MD 21201 625 Walnut St., Philadelphia, PA 19106 Two Allegheny Center, Pittsburgh, PA 15212 701 East Franklin St., Richmond, VA 23219
Region IV	15 South 20th St., Birmingham, AL 35233 661 Riverside Ave., Jacksonville, FL 32204 230 Peachtree St. NW, Atlanta, GA 30303 601 South Floyd St., Louisville, KY 40201 101 C Third Floor, Jackson Mall, Jackson, MS 39213 415 North Edgeworth St., Greensboro, NC 27401 1801 Main St., Jefferson Square, Columbia, SC 29201 One Northshore Bldg., 1111 Northshore Dr., Knoxville, TN 37919
Region V	One North Dearborn St., Chicago, IL 60602 151 North Delaware, Indianapolis, IN 46207 477 Michigan Ave., Detroit, MI 48226 6400 France Ave. South, Minneapolis, MN 55435 200 North High St., Columbus, OH 43215 744 North Fourth St., Milwaukee, WI 53203
Region VI	One Union National Plaza, Suite 1400, Little Rock, AR 72201 1001 Howard, Plaza Tower, New Orleans, LA 70113 200 NW Fifth, Oklahoma City, OK 73102 2001 Bryan Tower, Fourth Floor, Dallas, TX 75201

Region VII	410 South Main, San Antonio, TX 78285 Two Gateway Center, Fourth and State Sts., Kansas City, KS 66101 210 North 12th St., St. Louis, MO 63101 Univac Bldg., 7100 West Center Road, Omaha, NE 68106
Region VIII	1405 Curtis St., Denver, CO 80202
Region IX	2500 Wilshire Blvd., Los Angeles, CA 90057 One Embarcadero Cntr., Suite 1600, San Francisco, CA 94111 300 A. Moana Blvd., Room 3318, Honolulu, HI 96850
Region X	334 West Fifth Ave., Anchorage, AK 99501 520 SW Sixth Ave., Portland, OR 97204 403 Arcade Plaza, 1321 Second Ave., Seattle, WA 98101
HEADQUARTERS	Fair Housing and Equal Opportunity, U.S. Department of Housing and Urban Development, Washington, DC 20410

Department of Labor (regional offices)

See page 22 for which region your State is in. Address complaints concerning Federal contractors (page 6) to: Assistant Regional Administrator for OFCCP/ESA, U.S. Department of Labor.

Address complaints concerning State employment services, unemployment benefits offices, and CETA programs (page 8) to: Regional Administrator, Employment and Training Administration, U.S. Department of Labor.

Region I	John F. Kennedy Federal Bldg., Boston, MA 02203
Region II	1515 Broadway, New York, NY 10036
Region III	3535 Market St., Philadelphia, PA 19104
Region IV	1371 Peachtree St. NE, Atlanta, GA 30309
Region V	230 South Dearborn St., Chicago, IL 60604
Region VI	555 Griffin Square Bldg., Dallas, TX 75202
Region VII	911 Walnut St., Kansas City, MO 64106
Region VIII	1961 Stout St., Denver, CO 80202
Region IX	450 Golden Gate Ave., San Francisco, CA 94102
Region X	909 First Ave., Seattle, WA 98174

HEADQUARTERS

For Federal contractors: Office of Federal Contract Compliance Programs, Employment Standards Administration, U.S. Department of Labor, Washington, DC 20210

For State employment services, unemployment benefits offices, and CETA programs: Employment and Training Administration, U.S. Department of Labor, Washington, DC 20210

Department of Labor (Wage and Hour Division area offices)

See page 22 for which region your State is in. Write to the office in your State, or to the nearest one, if there are more than one. If there is no office in your State, write to the nearest one in your region.

Address complaints to: Area Director, Wage and Hour Division, Employment Standards Administration, U.S. Department of Labor.

Region I

135 High St., Rm. 305, Hartford, CT 06101
76 Pearl St., Portland, ME 04112
100 Summer St., Rm. 1522, Boston, MA 02110
1200 Main St., Rm. 804, Springfield, MA 01103
24 Weybosset St., Rm. 103, Providence, RI 02903

Region II

970 Broad St., Rm. 836, Newark, NJ 07102
402 East State St., Trenton, NJ 08603
Leo O'Brien Federal Bldg., Rm. 264, Albany, NY 12207
400 East Fordham Rd., Rm. 303, Bronx, NY 10458
271 Cadman Plaza East, Rm. 631, Brooklyn, NY 11201
117 West Huron St., Rm. 617, Buffalo, NY 14202
159 North Franklin St., Hempstead, NY 11550
26 Federal Plaza, Rm. 2946, New York, NY 10007
255 Ponce de Leon Ave., Rm. 803, Hato Rey, PR 00917
105 East Mendez Vigo St., Mayaguez, PR 00708

Region III

Federal Office Bldg., Rm. 1022, Baltimore, MD
21201
6525 Belcrest Rd., Rm. 904, Hyattsville, MD
20782
228 Walnut St., Rm. 774, Harrisburg, PA
17103
600 Arch St., Rm. 4244, Philadelphia, PA
19106
1000 Liberty Ave., Rm. 702, Pittsburgh, PA
15222
20 North Pennsylvania Ave., Rm. 3329, Wilkes-
Barre, PA 18701
400 North Eighth St., Rm. 7000, Richmond,
VA 23240
210 Franklin Road SW, Rm. 457, Roanoke, VA
24008
22 Capitol St., Rm. 100, Charleston, WV 25301

Region IV

1931 Ninth Ave. South, Birmingham, AL 35205
951 Government Street Building, Rm. 417,
Mobile, AL 36604
474 South Court St., Rm. 130, Montgomery,
AL 36104
3521 West Broward Blvd., Rm. 215, Ft.
Lauderdale, FL 33312
3947 Boulevard Center Dr., Rm. 121,
Jacksonville, FL 32207
1150 SW First St., Rm. 202, Miami, FL 33130
22 West Lake Beauty Dr., Rm. 309, Orlando,
FL 32806
700 Twiggs St., Rm. 617, Tampa, FL 33602
75 Piedmont Ave. NE, Rm. 1100, Atlanta, GA
30303
303 15th St., Rm. 202, Columbus, GA 31902
127 Bull St., Rm. 210, Savannah, GA 31401
1460 Newtown Rd., Rm. C, Lexington, KY 40505
600 Federal Place, Rm. 187-E, Louisville, KY
40202
210 South Lamar St., Rm. 675, Jackson, MS
39201
316 East Morehead St., Rm. 401, Charlotte,
NC 28202
324 Market St., Rm. 239, Greensboro, NC 27402

Region V

310 New Bern Ave., Rm. 408, Raleigh, NC
27611
2001 Assembly St., Rm. 105-C, Columbia, SC
29201
608 South Gay St., Rm. 202, Knoxville, TN
37901
167 North Main St., Rm. 486, Memphis, TN
38103
1720 West End Ave., Rm. 610, Nashville, TN
37203
8020 South Harlem Ave., Bridgeview, IL 60455
7111 West Foster Ave., Rm. 207, Chicago, IL
60656
219 South Dearborn St., Rm. 1638, Chicago, IL
60604
528 South Fifth St., Springfield, IL 62701
U.S. Court House, Rm. 465, Ohio and
Pennsylvania Sts., Indianapolis, IN 46204
105 East Jefferson Blvd., Rm. 428, South Bend,
IN 46601
231 West Lafayette, Rm. 6047, Detroit, MI
48226
110 Michigan St. NW, Rm. 134, Grand Rapids,
MI 49502
550 Stephenson Highway, Rm. 400, Troy, MI
48084
110 South Fourth St., Rm. 224, Minneapolis,
MN 55401
Two South Main St., Rm. 425, Akron, OH
44308
550 Main St., Rm. 1010, Cincinnati, OH 45202
1240 East Ninth St., Rm. 817, Cleveland, OH
44199
200 North High St., Rm. 646, Columbus, OH
43215
303 Price Place, Rm. 114, Madison, WI 53705
517 East Wisconsin Ave., Rm. 601, Milwaukee,
WI 53202
700 West Capitol Ave., Rm. 3527, Little Rock,
AR 72201
8312 Florida Blvd., Rm. 216-B, Baton Rouge,
LA 70806

Region VI

Region VII

600 South St., Rm. 632, New Orleans, LA
70130
421 Gold St. SW, Rm. 307, Albuquerque, MN
87103
Post Office Bldg., Rm. 210, Third and
Robinson Sts., Oklahoma City, OK 73102
Center Mall Professional Bldg., Rm. 306, 717
South Houston, Tulsa, OK 74127
600 Leopard St., Rm. 1025, Corpus Christi, TX
78401
555 Griffin Square Bldg., Rm. 503, Dallas, TX
75202
1515 Airway Blvd., Rm. 2, El Paso, TX 79925
819 Taylor St., Rm. 7A12, Fort Worth, TX
76102
2320 LaBranch, Rm. 2101, Houston, TX 77004
727 East Durango, Rm. A-511, San Antonio,
TX 78206
Citizens' Tower, Lobby, Fifth and Franklin
Sts., Waco, TX 76701
210 Walnut St., Rm. 643, Des Moines, IA
50309
300 West Douglas St., Rm. 755, Wichita, KS
67202
911 Walnut St., Rm. 2900, Kansas City, MO
64106
210 North 12th Blvd., Rm. 563, St. Louis, MO
63101
110 North 14th St., Rm. 436, Omaha, NE 68102

Region VIII

721 19th St., Rm. 228, Denver, CO 80202
125 South State St., Rm. 3207, Salt Lake City,
UT 84111

Region IX

1306 North First St., Phoenix, AZ 85004
115 North Central, Glendale, CA 91203
300 North Los Angeles St., Rm. 3251, Los
Angeles, CA 90012
2800 Cottage Way, Rm. 1603-E, Sacramento,
CA 95825
211 Main St., Rm. 341, San Francisco, CA
94105
1600 North Broadway, Rm. 440, Santa Ana,
CA 92706

Region X 300 Ala Moana Blvd., Rm. 5108, Honolulu, HI 96850
1220 SW Third Ave., Rm. 540, Portland, OR 97204
506 Second Ave., Rm. 2008, Seattle, WA 98104
HEADQUARTERS Wage and Hour Division, Employment Standards Administration, U.S. Department of Labor, Washington, DC 20210

Environmental Protection Agency

See page 22 for which region your State is in. Address complaints to: Office of Civil Rights, Environmental Protection Agency.

Region I John F. Kennedy Federal Bldg., Boston, MA 02203
Region II 26 Federal Plaza, New York, NY 10007
Region III Curtis Bldg., Sixth and Walnut Sts., Philadelphia, PA 19106
Region IV 345 Courtland St. NE, Atlanta, GA 30308
Region V 230 South Dearborn St., Chicago, IL 60604
Region VI 1201 Elm St., Dallas, TX 75270
Region VII 1735 Baltimore Ave., Kansas City, MO 64108
Region VIII 1860 Lincoln St., Denver, CO 80203
Region IX 215 Fremont St., San Francisco, CA 94105
Region X 1200 Sixth Ave., Seattle, WA 98101

Equal Employment Opportunity Commission

Write to the nearest office (listed below in order by State). Address complaints to: **Equal Employment Opportunity Commission.**

2121 Eighth Ave. North, Birmingham, AL 35203
201 North Central Ave., Suite 1450, Phoenix, AZ 85073
3255 Wilshire Blvd., Ninth Floor, Los Angeles, CA 90010
1390 Market St., Suite 325, San Francisco, CA 94102
1845 Sherman St., Second Floor, Denver, CO 80203
1717 H St. NW, Suite 402, Washington, DC 20006
DuPont Plaza Center, Suite 414, 300 Biscayne Boulevard Way, Miami, FL 33131
75 Piedmont Ave. NE, Atlanta, GA 30303
536 South Clark St., Rm. 234, Chicago, IL 60605
41 East Ohio St., Rm. 456, Indianapolis, IN 46204

500 Camp St., Rm. 1007, New Orleans, LA 70130
711 West 40th St., Suite 210, Baltimore, MD 21201
150 Causeway St., Suite 1000, Boston, MA 02114
231 West Lafayette St., Rm. 461, Detroit, MI 48226
200 East Pascagoula St., Fifth Floor, Jackson, MS 39201
1150 Grand, First Floor, Kansas City, MO 64106
1601 Olive St., St. Louis, MO 63103
505 Marquette NW, Suite 1515, Albuquerque, NM 87101
744 Broad St., Rm. 502, Newark, NJ 07102
One West Genesee St., Rm. 320, Buffalo, NY 14202
90 Church St., Rm. 1301, New York, NY 10007
403 North Tyron St., Second Floor, Charlotte, NC 28202
550 Main St., Rm. 7019, Cincinnati, OH 45202
1365 Ontario St., Rm. 402, Cleveland, OH 44114
200 NW Fourth St., Rm. 2411, Oklahoma City, OK 73101
127 North Fourth St., Philadelphia, PA 19106
1000 Liberty Ave., Rm. 2038A, Pittsburgh, PA 15222
46 North Third St., Suite 1004, Memphis, TN 38103
212 North St. Paul, Sixth Floor, Dallas, TX 75201
109 South Oregon, Rm. 330, El Paso, TX 79901
2320 LaBranch, Rm. 1101, Houston, TX 77004
727 East Durango, Suite B-601, San Antonio, TX 78206
400 North Eighth St., Rm. 6213, Richmond, VA 23219
710 Second Ave., Seattle, WA 98104
342 North Water St., Rm. 612, Milwaukee, WI 53202

EEOC will also open offices in a number of other cities during 1979. Check phone listings to see if they have been set up. They will be located in:

Mobile, AL
Little Rock, AR
Bakersfield, CA
Fresno, CA
Long Beach, CA
Oakland, CA
Sacramento, CA
San Diego, CA
San Jose, CA
Jacksonville, FL
Tampa, FL
Savannah, GA

Louisville, KY
Trenton, NJ
Minneapolis, MN
Greensboro, NC
Raleigh, NC
Columbus, OH
Dayton, OH
Toledo, OH
Tulsa, OK
Greenville, SC
Nashville, TN
Norfolk, VA

HEADQUARTERS Equal Employment Opportunity Commission,
Washington, DC 20506

Federal Deposit Insurance Corporation

See the list below to determine which FDIC office covers your State. Address complaints to: Regional Director, Federal Deposit Insurance Corporation.

Alabama, Florida, Georgia: 233 Peachtree St., NE, Suite 2400,
Atlanta, GA 30303

Alaska, Arizona, California, Guam, Hawaii, Idaho, Nevada, Oregon,
Utah, Washington: 44 Montgomery St., Suite 3600, San Francisco,
CA 94104

Arkansas, Louisiana, Mississippi, Tennessee: One Commerce Sq.,
Suite 1800, Memphis, TN 38103

Colorado, New Mexico, Oklahoma, Texas: 300 North Ervay St., Suite
3300, Dallas, TX 75201

Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island,
Vermont: 60 State St., 17th Floor, Boston, MA 02109

Delaware, Maryland, Pennsylvania: Five Penn Center Plaza, Suite
2901, Philadelphia, PA 19103

District of Columbia, North Carolina, South Carolina, Virginia: 707
East Main St., Suite 2000, Richmond, VA 23219

Illinois, Indiana: 233 South Wacker Dr., Suite 6116, Chicago, IL 60606

Iowa, Nebraska: 1700 Farnam St., Suite 1200, Omaha, NE 68102

Kansas, Missouri: 2345 Grand Ave., Suite 1500, Kansas City, MO
64108

Kentucky, Ohio, West Virginia: One Nationwide Plaza, Suite 2600,
Columbus, OH 43215

Michigan, Wisconsin: One South Pinckney St., Rm. 813, Madison,
WI 53703

Minnesota, Montana, North Dakota, South Dakota, Wyoming: 730
Second Ave. South, Suite 266, Minneapolis, MN 55402

New Jersey, New York, Puerto Rico, Virgin Islands: 345 Park Ave.,
21st Floor, New York, NY 10022

HEADQUARTERS Office of Consumer Affairs and Civil Rights,
Federal Deposit Insurance Corporation,
Washington, DC 20429

Federal Home Loan Bank Board

See the list below to determine which bank covers your State.
Address complaints to: Supervisory Agent, Federal Home Loan Bank
of (city listed at left).

Atlanta	Alabama, District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia: 260 Peachtree St. NW, 12th Floor, Atlanta, GA 30343
Boston	Connecticut, Maine, Massachusetts, Vermont, Rhode Island, New Hampshire: One Federal St., 30th Floor, Boston, MA 07106
Chicago	Illinois, Wisconsin: 111 East Wacker Dr., Chicago, IL 60601
Cincinnati	Kentucky, Ohio, Tennessee: 2500 DuBois Tower, Cincinnati, OH 45202
Des Moines	Iowa, Minnesota, Missouri, North Dakota, South Dakota: 907 Walnut St., Des Moines, IA 50309
Indianapolis	Indiana, Michigan: 2900 Indiana Tower, One Indiana Sq., Indianapolis, IN 46204
Little Rock	Arkansas, Louisiana, Mississippi, New Mexico, Texas: 1400 Tower Bldg., Little Rock, AR 72201
New York	New Jersey, New York, Puerto Rico, Virgin Islands: One World Trade Cntr., Floor 103, New York, NY 10048
Pittsburgh	Delaware, Pennsylvania, West Virginia: 11 Stanwix St., Fourth Floor, Gateway Cntr., Pittsburgh, PA 15222
San Francisco	Arizona, California, Nevada: P.O. Box 7948, San Francisco, CA 94120

Seattle	Alaska, Guam, Hawaii, Idaho, Montana, Oregon, Utah, Wyoming, Washington: 600 Stewart St., Seattle WA 98101
Topeka	Colorado, Kansas, Nebraska, Oklahoma: P.O. Box 176, Topeka, KS 66601
HEADQUARTERS	Consumer Division, Office of Community Investment, Federal Home Loan Bank Board, Washington, DC 20552

Federal Trade Commission

See the list below to determine which FTC office covers your State. Complaints from the Washington, D.C., metropolitan area and Puerto Rico should be sent to the address on page 4. Address complaints to: Equal Credit Opportunity, Federal Trade Commission.

Alabama, Florida, Georgia, Kansas, Mississippi, North Carolina, South Carolina, Tennessee, Virginia: 1718 Peachtree St., Suite 1000, Atlanta, GA 30309

Alaska, Idaho, Oregon, Washington: 915 Second Ave., 28th Floor, Seattle, WA 98174

Arizona, California (southern): 11000 Wilshire Blvd., Room 13209, Los Angeles, CA 90024

Arkansas, Louisiana, New Mexico, Oklahoma, Texas: 2001 Bryan St., Suite 2665, Dallas, TX 75201

California (northern), Hawaii, Nevada: 450 Golden Gate Ave., Box 36005, San Francisco, CA 94102

Colorado, Kansas, Montana, Nebraska, North Dakota, South Dakota, Utah, Wyoming: 1405 Curtis St., Suite 2900, Denver, CO 80202

Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont: 1301 Analex Bldg., 150 Causeway, Boston, MA 02114

Delaware, Maryland, Michigan, New York (west of Rochester), Ohio, Pennsylvania, West Virginia: 118 Saint Clair Ave., Suite 500, Cleveland, OH 44114

Illinois, Indiana, Iowa, Minnesota, Missouri, Wisconsin: 55 East Monroe St., Suite 1437, Chicago, IL 60603

New Jersey, New York (east of Rochester): 26 Federal Plaza, 22d Floor, New York, NY 10007

Internal Revenue Service

Write to the nearest office (listed below in order by State). Address complaints to: Chief of Exempt Organizations Division, Internal Revenue Service.

P.O. Box 2350, Los Angeles, CA 90053
450 Golden Gate Ave., San Francisco, CA 94102
P.O. Box 35045, Jacksonville, FL 32202
P.O. Box 632, Atlanta, GA 30301
P.O. Box 1193, Chicago, IL 60690
P.O. Box 13163, Room 508, Baltimore, MD 21203
P.O. Box 9081, JFK Post Office, Boston, MA 02203
477 Michigan Ave., Detroit, MI 48232
P.O. Box 3556, St. Paul, MN 55165
P.O. Box 1123, St. Louis, MO 63188
P.O. Box 260, Newark, NJ 07102
G.P.O. Box 1680, Brooklyn, NY 11202
P.O. Box 3200, Church Street Station, New York, NY 10008
P.O. Box 476, Cincinnati, OH 45201
P.O. Box 99182, Cleveland, OH 44199
P.O. Box 12821, Philadelphia, PA 19106
P.O. Box 2135, Austin, TX 78767
1100 Commerce, Mail Code 408, Dallas, TX 75242
915 Second Ave., Room 2498, Seattle, WA 98174
HEADQUARTERS Exempt Organizations Division, Internal
Revenue Service, U.S. Department of the
Treasury, Washington, DC 20224

National Credit Union Administration

See the list below to determine which NCUA office covers your State. Write to the office for the place where the credit union is, not where you are. Address complaints to: National Credit Union Administration.

Region I

Connecticut, Maine, Massachusetts, New
Hampshire, New York, Puerto Rico, Rhode
Island, Vermont, Virgin Islands: State
Street-South Bldg., Rm. 3E, 1776 Heritage Dr.,
Boston, MA 02171

Region II	Delaware, District of Columbia, Maryland, New Jersey, Pennsylvania: 228 Walnut St., Box 926, Harrisburg, PA 17108
Region III	Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, West Virginia: 1365 Peachtree St., Suite 500, Atlanta, GA 30309
Region IV	Illinois, Indiana, Iowa, Michigan, Minnesota, North Dakota, Ohio, South Dakota, Wisconsin: 234 North Summit St., Rm. 704, Toledo, OH 43604
Region V	Arkansas, Colorado, Kansas, Louisiana, Missouri, Nebraska, New Mexico, Oklahoma, Texas, Utah, Wyoming: 515 Congress Ave., Suite 1400, Austin, TX 78701
Region VI	Alaska, Arizona, California, Guam, Hawaii, Idaho, Montana, Nevada, Oregon, Washington: Two Embarcadero Cntr., Suite 1830, San Francisco, CA 94111
HEADQUARTERS	Consumer Affairs Office, National Credit Union Administration, Washington, DC 20456

Office of the Comptroller of the Currency

See the list below to determine which national bank region covers your State. Address complaints to: Administrator, First (or Second, Third, etc.) National Bank Region, Consumer Complaint Department.

First Region	Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont: Three Center Plaza, Suite P-400, Boston, MA 02108
Second Region	New Jersey, New York, Puerto Rico, Virgin Islands: 1211 Avenue of the Americas, Suite 4250, New York, NY 10036
Third Region	Delaware, Pennsylvania: Three Parkway, Suite 1800, Philadelphia, PA 19102

Fourth Region	Indiana, Kentucky, Ohio: One Erieview Plaza, Cleveland, OH 44114
Fifth Region	District of Columbia, Maryland, North Carolina, Virginia, West Virginia: F&M Center, Suite 21-51, Richmond, VA 23277
Sixth Region	Florida, Georgia, South Carolina: Peachtree Cain Tower, 229 Peachtree St. NE, Suite 2700, Atlanta, GA 30303
Seventh Region	Illinois, Michigan: Sears Tower, 233 South Wacker Dr., Suite 5750, Chicago, IL 60606
Eighth Region	Alabama, Arkansas, Louisiana, Mississippi, Tennessee: 165 Madison Ave., Rm. 800, Memphis, TN 38103
Ninth Region	Minnesota, North Dakota, South Dakota, Wisconsin: 800 Marquette Ave., 1100 Midwest Plaza, East Bldg., Minneapolis, MN 55402
Tenth Region	Iowa, Kansas, Missouri, Nebraska: 911 Main St., Suite 2616, Kansas City, MO 64105
Eleventh Region	Oklahoma, Texas: 1201 Elm St., Suite 3800, Dallas, TX 75270
Twelfth Region	Arizona, Colorado, New Mexico, Utah, Wyoming: 1405 Curtis St., Denver, CO 80202
Thirteenth Region	Alaska, Idaho, Montana, Oregon, Washington: 707 SW Washington St., Rm. 900, Portland, OR 97205
Fourteenth Region	California, Guam, Hawaii, Nevada: One Market Plaza, Steuart Street Tower, Suite 2101, San Francisco, CA 94105
HEADQUARTERS	Consumer Affairs Division, Office of the Comptroller of the Currency, Washington, DC 20219

United States Attorneys

Write to the nearest office in your State or territory. Address complaints to: United States Attorney.

Alabama	1800 Fifth Ave. North, Rm. 200, Birmingham, AL 35203 113 St. Joseph St., Rm. 311, Mobile, AL 36602 15 Lee St., Rm. 302, Montgomery, AL 36104
Alaska	605 West Fourth Ave., Rm. 249, Anchorage, AK 99501 101 12th Ave., Fairbanks, AK 99701
Arizona	230 North First Ave., Rm. 5000, Phoenix, AZ 85025 La Placida Village, Acapulco Bldg., Third Floor, 120 West Broadway, Tucson, AZ 85701
Arkansas	U.S. Post Office and Courthouse, Sixth and Rogers, Fort Smith, AR 72902 600 West Capitol, Rm. 327, Little Rock, AR 72203
California	1130 O St., Rm. 5311, Fresno, CA 93721 312 North Spring St., Rm. 1306, Los Angeles, CA 90012 650 Capitol Mall, Rm. 2058, Sacramento, CA 95814 940 Front St., Rm. 5-N-19, San Diego, CA 92189 450 Golden Gate Ave., Rm. 16201, San Francisco, CA 94102 111 West St. John's St., San Jose, CA 95113
Canal Zone	Box 2090, Balboa, CZ
Colorado	1961 Stout St., Rm. C-330, Denver, CO 80294
Connecticut	450 Main St., Rm. 250, Hartford, CT 06103 270 Orange St., Rm. 310, New Haven, CT 06510
Delaware	844 King St., Rm. 5001, Wilmington, DE 19801
District of Columbia	U.S. Courthouse, Rm. 3600-E, Third and Constitution NW, Washington, DC 20001
Florida	311 West Monroe St., Rm. 409, Jacksonville, FL 32201 14 NE First Ave., Rm. 300, Miami, FL 33132 80 North Hughey Ave., Orlando, FL 32801

	100 North Palafox St., Rm. 310, Pensacola, FL 32501
	110 Park Ave., Rm. 221, Tallahassee, FL 32301
	611 Florida Ave., Rm. 405, Tampa, FL 33601
Georgia	56 Forsyth St. NW, Rm. 428, Atlanta, GA 30303
	U.S. Courthouse, Rm. 311, Eighth and Telfair St., Augusta, GA 30903
	Old Post Office Bldg., Rm. 303, Mulberry and Third Sts., Macon, GA 31202
	125 Buli St., Rm. 237, Savannah, GA 31402
Guam	Pacific Nes Bldg., Rm. 502-A, Agana, GU 96910
Hawaii	300 Ala Moana Blvd., Rm. C-242, Honolulu, HI 96850
Idaho	550 West Fort St., Box 037, Boise, ID 83724
Illinois	219 South Dearborn St., Rm. 1500 South, Chicago, IL 60604
	201 North Vermillion, Rm. 202, Danville, IL 61832
	750 Missouri Ave., Rm. 330, East St. Louis, IL 62202
	100 NE Monroe St., Rm. 271, Peoria, IL 61601
	600 East Monroe St., Rm. 312, Springfield, IL 62705
Indiana	1300 South Harrison St., Rm. 220, Fort Wayne, IN 46802
	507 State St., Rm. 312, Hammond, IN 46320
	46 East Ohio St., Rm. 274, Indianapolis, IN 46204
	204 South Main St., Rm. 332, South Bend, IN 46601
Iowa	101 First St. SE, Rm. 225, Cedar Rapids, IA 52401
	122 U.S. Courthouse, East First and Walnut Sts., Des Moines, IA 50309
	U.S. Post Office and Courthouse, Rm. 327,

	Sioux City, IA 51102 236 Federal Building, Waterloo, IA 50703
Kansas	812 North Seventh St., Rm. 148, Kansas City, KS 66101 444 Quincy St., Topeka, KS 66683 401 North Market, Rm. 306, Wichita, KS 67201
Kentucky	326 Federal Bldg., Limestone and Barr Sts., Lexington, KY 40507 601 West Broadway, Rm. 211, Louisville, KY 40202
Louisiana	707 Florida St., Rm. 130, Baton Rouge, LA 70801 300 Camp St., New Orleans, LA 70130 500 Fannin St., Rm. 3B12, Shreveport, LA 71101
Maine	202 Harlow St., Rm. 323, Bangor, ME 04401 156 Federal St., Rm. 107, Portland, ME 04112
Maryland	101 West Lombard St., Eighth Floor, Baltimore, MD 21201
Massachusetts	1107 John W. McCormack Post Office and Courthouse, Boston, MA 02109
Michigan	1000 Washington St., Rm. 204, Bay City, MI 40707 231 West Lafayette, Rm. 817, Detroit, MI 48226 600 Church St., Rm. 113, Flint, MI 49503 110 Michigan Ave. NW, Rm. 544, Grand Rapids, MI 49503
Minnesota	110 South Fourth St., Rm. 596, Minneapolis, MN 55401 316 North Robert St., Rm. 678, St. Paul, MN 55101
Mississippi	U.S. Post Office and Courthouse, Rm. 324, Capitol and West Sts., Jackson, MS 39205 911 West Jackson Ave., Rm. 255, Oxford, MS 38655

Missouri	811 Grand Ave., Rm. 549, Kansas City, MO 64106 1114 Market St., Rm. 414, St. Louis, MO 63101 870 Boonville St., Rm. 322, Springfield, MO 65801
Montana	26th St. and Third Ave. North, Billings, MT 59103 400 North Main, Rm. 173, Butte, MT 59701
Nebraska	100 Centennial Mall North, Rm. 530, Lincoln, NE 68508 215 North 17th St., Rm. 8000, Omaha, NE 68101
Nevada	300 Las Vegas Blvd. South, Rm. 4-523, Las Vegas, NV 89101 300 Booth St., Rm. 5011, Reno, NV 89509
New Hampshire	55 Pleasant St., Rm. 411, Concord, NH 03301
New Jersey	401 Market St., Rm. 330, Camden, NJ 08101 970 Board St., Rm. 502, Newark, NJ 07102 402 East State St., Rm. 251G, Trenton, NJ 08607
New Mexico	500 Gold Ave. SW, Rm. 12020, Albuquerque, NM 87103
New York	445 Broadway, Albany, NY 12207 225 Cadman Plaza East, Brooklyn, NY 11201 502 U.S. Courthouse, Court and Franklin Sts., Buffalo, NY 14202 One Street Andrews Plaza, New York, NY 10007 100 State St., Rm. 233, Rochester, NY 14614 100 South Clinton St., Rm. 369, Syracuse, NY 13201
North Carolina	Post Office Bldg., Rm. 310, Otis St., Asheville, NC 28802 401 West Trade St., Rm. 247, Charlotte, NC 28230 324 West Market St., Rm. 326, Greensboro, NC 27402 310 Bern Ave., Rm. 874, Raleigh, NC 27611

North Dakota	470 U.S. Post Office and Courthouse, Third and Rosser Ave., Bismarck, ND 58501 655 First Ave. North, Rm. 219, Fargo, ND 58102
North Mariana Islands	same as Guam
Ohio	722 U.S. Post Office and Courthouse, Fifth and Walnut Sts., Cincinnati, OH 45202 215 Superior Ave. NE, Rm. 400, Cleveland, OH 44114 85 Marconi Blvd., Rm. 200, Columbus, OH 43215 200 West Second St., Rm. 802, Dayton, OH 45402 1704 Spielbusch Ave., Rm. 307, Toledo, OH 43624
Oklahoma	Fifth and Okmulgee Sts., Rm. 333, Muskogee, OK 74401 U.S. Courthouse and Federal Office Bldg., Rm. 4434, Oklahoma City, OK 73102 333 West Fourth St., Rm. 460, Tulsa, OK 74103
Oregon	Federal Courthouse, Rm. 135, Eugene, OR 97401 620 SW Main St., Rm. 506, Portland, OR 97205
Pennsylvania	Federal Bldg. and Courthouse, Rm. 314, Sixth and State Sts., Erie, PA 16501 Federal Bldg., Third and Walnut Sts., Harrisburg, PA 17101 U.S. Post Office Bldg., Market St., Lewisburg, PA 17837 Seventh Ave. and Grant St., Rm. 633, Pittsburgh, PA 15219 601 Market St., Rm. 3310, Philadelphia, PA 19106 U.S. Post Office Bldg., Rm. 426, Scranton, PA 18501
Puerto Rico	Old Post Office and Courthouse Bldg., Fourth Floor, Comercio St., San Juan, PR 00904

Rhode Island	223 Federal Bldg. and Courthouse, Kennedy Plaza, Providence, RI 02903
South Carolina	Post Office Bldg., Rm. 308, Meeting and Broad Sts., Charleston, SC 29402 1100 Laurel St., Rm. 151, Columbia, SC 29201 300 East Washington St., Rm. 318, Greenville, SC 29601
South Dakota	515 Ninth St., Rm. 321, Rapid City, SD 57701 400 South Phillips Ave., Rm. 231, Sioux Falls, SD 57102
Tennessee	359 U.S. Post Office and Courthouse, Chattanooga, TN 37402 509 Main St., Rm. 201, Knoxville, TN 37902 167 North Main St., Rm. 1058, Memphis, TN 38103 801 Broadway, Rm. 879, Nashville, TN 37203
Texas	200 West Eighth St., Rm. 309, Austin, TX 78701 248 U.S. Courthouse and Post Office Bldg., Liberty and Willow Sts., Beaumont, TX 77704 1001 East Elizabeth St., Rm. 120, Brownsville, TX 78521 521 Star St., Corpus Christi, TX 78401 1100 Commerce St., Rm. 16G28, Dallas, TX 75202 511 East San Antonio St., Rm. 353, El Paso, TX 79941 310 U.S. Courthouse, Tenth and Lamar Sts., Fort Worth, TX 76102 515 Rusk Ave., Houston, TX 77002 Federal Bldg., Matamoras St., Laredo, TX 78040 1205 Texas Ave., Rm. C-201, Lubbock, TX 79401 Hemisfair Plaza, 655 East Durango Blvd., San Antonio, TX 78206 221 West Ferguson St., Rm. 402, Tyler, TX 75701
Utah	350 South Main St., Rm. 200, Salt Lake City, UT 84101

Vermont	Federal Bldg., Rm. 618, Elmwood Ave., Burlington, VT 05401 151 West St., Rutland, VT 05701
Virgin Islands	56 King St., Second Floor, Christiansted, St. Croix, VI 00820 District Court Bldg., Annex, St. Thomas, VI 00801
Virginia	117 South Washington St., Alexandria, VA 22314 U.S. Post Office and Courthouse, Rm. 409, Granby St., Norfolk, VA 23510 1102 East Main St., Third Floor, Richmond, VA 23210 210 Franklin Road SW, Rm. 325, Roanoke, VA 24008
Washington	1010 Fifth Ave., Rm. 1012, Seattle, WA 98104 West 920 Riverside, Rm. 841, Spokane, WA 99210 11th and A Sts., Rm. 324, Tacoma, WA 98402 303 Federal Bldg., Third and Chestnut, Yakima, WA 98907
West Virginia	500 Quarrier St., Rm. 4106, Charleston, WV 25301 300 Third St., Rm. 336, Elkins, WV 26241 Fifth Ave. and Ninth St., Rm. 236, Huntington, WV 25701 1125-1141 Chapline St., Rm. 243, Wheeling, WV 26003
Wisconsin	215 Monona Ave., Rm. 241, Madison, WI 53701 517 East Wisconsin Ave., Rm 330, Milwaukee, WI 53202
Wyoming	2120 Capitol Ave., Rm. 2139, Cheyenne, WY 82001